

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Unique Borrower Count</b>		
2	Number of Unique Borrowers Receiving Assistance	148	11798
3	Number of Unique Borrowers Denied Assistance	13	2344
4	Number of Unique Borrowers Withdrawn from Program	15	1735
5	Number of Unique Borrowers in Process	N/A	777
6	Total Number of Unique Borrower Applicants	N/A	16654
7	<b>Program Expenditures (\$)</b>		
8	Total Assistance Provided to Date	\$1,994,316	\$160,759,261
9	Total Spent on Administrative Support, Outreach, and Counseling	\$307,288	\$17,908,778
10	<b>Geographic Breakdown (by County)</b>		
11	Adair	1	35
12	Allen	0	16
13	Anderson	4	56
14	Ballard	0	16
15	Barren	1	27
16	Bath	1	48
17	Bell	3	238
18	Boone	5	414
19	Bourbon	2	56
20	Boyd	3	132
21	Boyle	1	47
22	Bracken	0	12
23	Breathitt	1	65
24	Breckinridge	0	17
25	Bullitt	0	184
26	Butler	0	13
27	Caldwell	1	7
28	Calloway	0	16
29	Campbell	2	201
30	Carlisle	0	13
31	Carroll	0	18
32	Carter	2	57
33	Casey	0	10
34	Christian	3	152
35	Clark	2	62
36	Clay	0	93
37	Clinton	0	4
38	Crittenden	0	4
39	Cumberland	1	4
40	Daviess	2	78
41	Edmonson	0	10
42	Elliott	0	9
43	Estill	0	18
44	Fayette	16	737
45	Fleming	0	28
46	Floyd	2	110
47	Franklin	3	89
48	Fulton	0	10
49	Gallatin	0	22
50	Garrard	1	46
51	Grant	0	74
52	Graves	2	45
53	Grayson	0	20
54	Green	0	17
55	Greenup	4	100
56	Hancock	0	8
57	Hardin	4	241
58	Harlan	0	190
59	Harrison	0	23
60	Hart	0	17
61	Henderson	1	31

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
62	Henry	0	37
63	Hickman	0	7
64	Hopkins	0	33
65	Jackson	0	35
66	Jefferson	32	3462
67	Jessamine	1	124
68	Johnson	1	78
69	Kenton	4	831
70	Knott	2	101
71	Knox	0	121
72	Larue	0	19
73	Laurel	3	145
74	Lawrence	0	41
75	Lee	1	16
76	Leslie	0	131
77	Letcher	1	160
78	Lewis	0	29
79	Lincoln	0	43
80	Livingston	0	2
81	Logan	0	15
82	Lyon	0	5
83	Madison	4	90
84	Magoffin	0	11
85	Marion	0	2
86	Marshall	2	201
87	Martin	1	19
88	Mason	0	32
89	McCracken	4	38
90	McCreary	0	21
91	McLean	0	28
92	Meade	0	39
93	Menifee	0	20
94	Mercer	1	36
95	Metcalfe	0	7
96	Monroe	0	7
97	Montgomery	1	87
98	Morgan	1	38
99	Muhlenberg	0	18
100	Nelson	0	107
101	Nicholas	1	26
102	Ohio	1	17
103	Oldham	1	75
104	Owen	1	25
105	Owsley	0	17
106	Pendleton	0	26
107	Perry	2	253
108	Pike	2	220
109	Powell	2	36
110	Pulaski	0	99
111	Robertson	0	5
112	Rockcastle	0	25
113	Rowan	0	41
114	Russell	0	64
115	Scott	1	122
116	Shelby	0	67
117	Simpson	1	28
118	Spencer	1	36
119	Taylor	0	28
120	Todd	0	10
121	Trigg	0	10
122	Trimble	0	8

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Borrower Characteristics</b>			
		<b>QTD</b>	<b>Cumulative</b>
123	Union	1	12
124	Warren	2	131
125	Washington	1	22
126	Wayne	1	17
127	Webster	0	9
128	Whitley	2	127
129	Wolfe	0	13
130	Woodford	1	53
<b>Home Mortgage Disclosure Act (HMDA)</b>			
<b>Borrower</b>			
<b>Race</b>			
133	American Indian or Alaskan Native	2	37
134	Asian	2	65
135	Black or African American	18	1479
136	Native Hawaiian or other Pacific Islander	1	20
137	White	123	10017
138	Information not provided by borrower	2	180
139	<b>Ethnicity</b>		
140	Hispanic or Latino	5	286
141	Not Hispanic or Latino	142	11341
142	Information not provided by borrower	1	171
143	<b>Sex</b>		
144	Male	77	6443
145	Female	70	5225
146	Information not provided by borrower	1	130
147	<b>Co-Borrower</b>		
148	<b>Race</b>		
149	American Indian or Alaskan Native	0	16
150	Asian	0	23
151	Black or African American	3	299
152	Native Hawaiian or other Pacific Islander	0	103
153	White	62	4447
154	Information not provided by borrower	1	53
155	<b>Ethnicity</b>		
156	Hispanic or Latino	0	89
157	Not Hispanic or Latino	65	4801
158	Information not provided by borrower	1	51
159	<b>Sex</b>		
160	Male	24	1344
161	Female	41	3555
162	Information not provided by borrower	1	42
163	Line 1: Since applications marked as denied or withdrawn in previous quarters may be reconsidered due to a change in borrower circumstances, some unique borrower counts may not sum in a quarter-over-quarter fashion.		

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Kentucky Unemployment Bridge Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Approved</i>		
3	Number of Borrowers Receiving Assistance	140	9712
4	% of Total Number of Applications	N/A	70.25%
5	<i>Denied</i>		
6	Number of Borrowers Denied	13	2344
7	% of Total Number of Applications	N/A	16.95%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	15	1658
10	% of Total Number of Applications	N/A	11.99%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	112
13	% of Total Number of Applications	N/A	0.81%
14	<i>Total</i>		
15	Total Number of Borrowers Applied	N/A	13826
16	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
17	<b>Program Characteristics</b>		
18	<b>General Characteristics</b>		
19	Median 1st Lien Housing Payment Before Assistance	849	728
20	Median 1st Lien Housing Payment After Assistance	0	0
21	Median Length of Time Borrower Receives Assistance	N/A	9
22	Median Assistance Amount	694	764
23	<b>Assistance Characteristics</b>		
24	Assistance Provided to Date	\$1,814,316	\$137,334,261
25	<b>Other Characteristics</b>		
26	<i>Current</i>		
27	Number	85	5382
28	%	60.71%	55.42%
29	<i>Delinquent (30+)</i>		
30	Number	26	1250
31	%	18.57%	12.87%
32	<i>Delinquent (60+)</i>		
33	Number	11	1152
34	%	7.86%	11.86%
35	<i>Delinquent (90+)</i>		
36	Number	18	1928
37	%	12.86%	19.85%
38	<b>Borrower Income (\$)</b>		
39	Above \$90,000	0.71%	0.64%
40	\$70,000- \$89,000	2.86%	1.20%
41	\$50,000- \$69,000	5.71%	3.91%
42	Below \$50,000	90.72%	94.25%
43	<b>Hardship</b>		
44	Unemployment	106	7,546
45	Underemployment	17	1,757
46	Divorce	0	1
47	Medical Condition	17	399

# Kentucky

## HFA Performance Data Reporting- Program Performance Kentucky Unemployment Bridge Program

		QTD	Cumulative
48	Death	0	1
49	Other	0	8
<b>50 Program Outcomes</b>			
51	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	304	8831
<b>52 Alternative Outcomes</b>			
<i>Foreclosure Sale</i>			
53			
54	Number	0	79
55	%	0.00%	0.89%
<i>Cancelled</i>			
56			
57	Number	1	144
58	%	0.33%	1.63%
<i>Deed in Lieu</i>			
59			
60	Number	0	9
61	%	0.00%	0.10%
<i>Short Sale</i>			
62			
63	Number	0	22
64	%	0.00%	0.25%
<b>65 Program Completion/ Transition</b>			
<i>Loan Modification Program</i>			
66			
67	Number	N/A	N/A
68	%	N/A	N/A
<i>Re-employed/ Regain Appropriate Employment Level</i>			
69			
70	Number	0	673
71	%	0.00%	7.62%
<i>Reinstatement/Current/Payoff</i>			
72			
73	Number	4	163
74	%	1.32%	1.85%
<i>Other - Borrower Still Owns Home</i>			
75			
76	Number	299	7741
77	%	98.36%	87.66%

<b>Kentucky</b>			
<b>HFA Performance Data Reporting- Program Performance</b>			
<b>Hardest Hit Fund Down Payment Assistance Program</b>			
		<b>QTD</b>	<b>Cumulative</b>
1	<b>Program Intake/Evaluation</b>		
2	<i>Funded</i>		
3	Number of Borrowers Receiving Assistance	8	2086
4	% of Total Number of Submissions	N/A	73.76%
5	<i>Denied</i>		
6	Number of Borrowers Denied	0	0
7	% of Total Number of Submissions	N/A	0.00%
8	<i>Withdrawn</i>		
9	Number of Borrowers Withdrawn	0	77
10	% of Total Number of Submissions	N/A	2.72.%
11	<i>In Process</i>		
12	Number of Borrowers In Process	N/A	665
13	% of Total Number of Submissions	N/A	23.52%
14	<i>Total</i>		
15	Total Number of Borrowers Submitted for Assistance	N/A	2828
16	Number of Borrowers that Previously Participated in Other HFA HHF Programs	0	0
17	<b>Program Characteristics</b>		
18	<b>Loan Characteristics at Origination</b>		
19	Median Purchase Price	107250	128000
20	Median Credit Score	678	698
21	Median DTI	25%	25%
22	<b>Assistance Characteristics</b>		
23	Assistance Provided to Date	\$180,000	<b>\$23,425,000</b>
24	<b>Borrower Characteristics</b>		
25	<b>Borrower Income (\$)</b>		
26	Above \$90,000	12.50%	8.24%
27	\$70,000- \$89,000	37.50%	12.13%
28	\$50,000- \$69,000	0.00%	24.74%
29	Below \$50,000	50.00%	54.89%
30	<b>Home Mortgage Disclosure Act (HMDA)</b>		
31	<b>Borrower</b>		
32	<b>Race</b>		
33	American Indian or Alaskan Native	0	5
34	Asian	1	29
35	Black or African American	2	314
36	Native Hawaiian or other Pacific Islander	0	1
37	White	3	1557
38	Information not provided by borrower	2	180
39	<b>Ethnicity</b>		
40	Hispanic or Latino	2	115
41	Not Hispanic or Latino	5	1800
42	Information not provided by borrower	1	171
43	<b>Sex</b>		
44	Male	5	1140
45	Female	2	824
46	Information not provided by borrower	1	122
47	<b>Co-Borrower</b>		

# Kentucky

## HFA Performance Data Reporting- Program Performance Hardest Hit Fund Down Payment Assistance Program

		QTD	Cumulative
48	<b>Race</b>		
49	American Indian or Alaskan Native	0	0
50	Asian	0	5
51	Black or African American	1	25
52	Native Hawaiian or other Pacific Islander	0	0
53	White	1	293
54	Information not provided by borrower	1	53
55	<b>Ethnicity</b>		
56	Hispanic or Latino	0	19
57	Not Hispanic or Latino	2	304
58	Information not provided by borrower	1	53
59	<b>Sex</b>		
60	Male	0	83
61	Female	2	251
62	Information not provided by borrower	1	42
63	<b>Geographic Breakdown (by Targeted Area)</b>		
64	Christian	0	75
65	Hardin	0	92
66	Jefferson	8	1566
67	Kenton	0	353

## Data Dictionary

### HFA Performance Data Reporting - Borrower Characteristics

**The Following Data Points Are To Be Reported In Aggregate For All Programs:**

#### Unique Borrower Count

Number of Unique Borrowers Receiving Assistance	Total number of <b>unique</b> borrowers having received some form of assistance under any one of the HFA's programs. The total number of borrowers represented in the Geographic Breakdown and HMDA fields should foot to this number.
Number of Unique Borrowers Denied Assistance	Total number of <b>unique</b> borrowers <b>not</b> receiving assistance under any of the programs and not withdrawn.
Number of Unique Borrowers Withdrawn from Program	Total number of <b>unique</b> borrowers who <b>do not</b> receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
Number of Unique Borrowers in Process	Total number of <b>unique</b> borrowers who have not been decided for any program and are pending review. This should be reported in the Cumulative column only.
Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields and reported in the Cumulative column only.

#### Program Expenditures

Total Assistance Provided to Date	<b>Total</b> amount of assistance disbursed by the HFA across all programs.
Total Spent on Administrative Support, Outreach, and Counseling	<b>Total</b> amount spent on administrative expenses to support the program(s).

#### Geographic Breakdown (by County)

All Categories	Number of aggregate borrowers assisted in each county listed.
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#### Home Mortgage Disclosure Act (HMDA)

<i>Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<i>Co-Borrower</i>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.

### HFA Performance Data Reporting - Program Performance

**The Following Data Points Are To Be Reported In Aggregate For All Non-Blight/DPA Programs:**

#### Program Intake/Evaluation

<i>Approved</i>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance for the specific program.
% of Total Number of Applications	Total number of borrowers receiving assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Denied</i>	
Number of Borrowers Denied	The total number of borrowers denied for assistance for the specific program. A denial is defined as a borrower who has provided the necessary information for consideration for program assistance, but is not approved for assistance under the specific program.
% of Total Number of Applications	Total number of borrowers denied for assistance for the specific program divided by the total number of borrowers who applied for the specific program.
<i>Withdrawn</i>	
Number of Borrowers Withdrawn	The total number of borrowers withdrawn from the specific program. A withdrawal is defined as a borrower who does not receive assistance under a program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA.
% of Total Number of Applications	Total number of borrowers withdrawn for the specific program divided by the total number of borrowers who applied for the specific program.
<i>In Process</i>	
Number of Borrowers In Process	The total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review. This should be reported in the Cumulative column only.
% of Total Number of Applications	Total number of borrowers who have applied for assistance from the specific program that have not been decided and are pending review divided by the total number of borrowers who applied for the specific program.
<i>Total</i>	
Total Number of Borrowers Applied	Total number of borrowers who applied for the specific program (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of borrowers participating in other HFA sponsored HHF programs or other HHF program components ( <i>i.e.</i> , funded borrowers only).

#### Program Characteristics (For All Approved Applicants)

##### General Characteristics

Median Assistance Amount	Median amount of assistance (\$) disbursed to the lender/servicer on behalf of the borrower. This field may be calculated differently for unemployment assistance programs.
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##### Assistance Characteristics

Assistance Provided	Total amount of aggregate assistance disbursed by the HFA (does not include lender matching assistance or borrower partial payments).
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##### Other Characteristics

<i>Current</i>	
Number	Number of borrowers current at the time of application.
%	Number of current borrowers divided by the total number of approved applicants.
<i>Delinquent (30+)</i>	
Number	Number of borrowers 30+ days delinquent but less than 60 days delinquent at the time of application.
%	Number of borrowers 30+ days delinquent but less than 60 days delinquent divided by the total number of approved applicants.
<i>Delinquent (60+)</i>	
Number	Number of borrowers 60+ days delinquent but less than 90 days delinquent at the time of application.
%	Number of borrowers 60+ days delinquent but less than 90 days delinquent divided by the total number of approved applicants.
<i>Delinquent (90+)</i>	
Number	Number of borrowers 90+ days delinquent at the time of application.

	%	Number of borrowers 90+ days delinquent divided by the total number of approved applicants.
<b>Borrower Income</b>		
	Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
	\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
	\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
	Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Hardship</b>		
	Unemployment	Number of borrowers assisted with unemployment hardship.
	Underemployment	Number of borrowers assisted with underemployment hardship.
	Divorce	Number of borrowers assisted with divorce hardship.
	Medical Condition	Number of borrowers assisted with medical condition hardship.
	Death	Number of borrowers assisted with death hardship.
	Other	Number of borrowers assisted with other hardship.
<b>Program Outcomes</b>		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of borrowers no longer receiving assistance under this program.
<b>Alternative Outcomes</b>		
	<i>Foreclosure Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a foreclosure sale.
	%	Number of foreclosed borrowers divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Cancelled</i>	
	Number	Number of borrowers who were <b>approved and funded</b> , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Number of cancelled borrowers divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Unemployment Assistance Programs:</b>		
<b>Program Characteristics (For All Approved Applicants)</b>		
<b>General Characteristics</b>		
	Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment, less HFA contribution.
	Median Length of Time Borrower Receives Assistance	Median length of time borrowers have actually received assistance since disbursement for
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification or principal reduction program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Other</i>	
	Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>HFA Performance Data Reporting - Program Performance</b>		
<b>The Following Data Points Are To Be Reported In Aggregate For All Reinstatement Assistance Programs:</b>		
<b>Alternative Outcomes</b>		
	<i>Deed-in-Lieu</i>	
	Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
	<i>Short Sale</i>	
	Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
	%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<b>Program Completion/ Transition</b>		
	<i>Loan Modification Program</i>	
	Number	Number of borrowers who transitioned into a loan modification program (such as the Making Home Affordable Program).

%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Re-employed/ Regain Appropriate Employment Level</i>	
Number	Number of borrowers who transitioned out of the program due to regaining employment and/or appropriate levels of employment.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to reinstating/bringing loan current.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

**The Following Data Points Are To Be Reported In Aggregate For All Principal Reduction Programs:**

**Program Characteristics (For All Approved Applicants)**

**General Characteristics**

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

**Current Combined Loan to Value Ratio (CLTV)**

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

**Alternative Outcomes**

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**Program Completion/ Transition**

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a recast/reamortization of the principal balance or a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who received a refinance or principal curtailment of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

**The Following Data Points Are To Be Reported In Aggregate For All UPB/Lien Extinguishment Programs:**

**Program Characteristics (For All Approved Applicants)**

**General Characteristics**

Median 1st Lien Housing Payment Before Assistance	Median contractual borrower payment on their first lien before receiving assistance.
Median 1st Lien Housing Payment After Assistance	Median contractual first lien payment after modification (including recast or refinance), or principal curtailment.
Median 2nd Lien Housing Payment Before Assistance	Median contractual borrower payment on their second lien before receiving assistance.
Median 2nd Lien Housing Payment After Assistance	Median contractual second lien payment after assistance from the program, if applicable.
Median 1st Lien UPB Before Program Entry	Median unpaid principal balance prior to receiving assistance.
Median 1st Lien UPB After Program Entry	Median unpaid principal balance after receiving assistance.
Median 2nd Lien UPB Before Program Entry	Median second lien unpaid principal balance prior to receiving assistance, if applicable.
Median 2nd Lien UPB After Program Entry	Median second lien unpaid principal balance after receiving assistance, if applicable.
Median Principal Forgiveness	Median amount of principal reduced, including the amount (\$) disbursed by the HFA on behalf of the borrower and the amount (\$) disbursed by the lender/servicer, including second lien extinguishment. Extinguished fees should only be included if those fees have been capitalized.

**Current Combined Loan to Value Ratio (CLTV)**

<100%	Percentage of borrowers assisted with combined loan-to-value ratio less than 100%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
100%-109%	Percentage of borrowers assisted with combined loan-to-value ratio 100-109%, calculated using the unpaid principal balance for all first and junior lien (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
110%-120%	Percentage of borrowers assisted with combined loan-to-value ratio 110-120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.
>120%	Percentage of borrowers assisted with combined loan-to-value ratio greater than 120%, calculated using the unpaid principal balance for all first and junior liens (if applicable) at the time of application divided by the most current market valuation at the time of assistance.

**Alternative Outcomes**

<i>Deed-in-Lieu</i>	
Number	Number of borrowers transitioned out of the HHF program into a deed-in-lieu as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Short Sale</i>	
Number	Number of borrowers transitioned out of the HHF program into a short sale as an unintended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**Program Completion/ Transition**

<i>Loan Modification Program</i>	
Number	Number of borrowers who received a modification of their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Reinstatement/Current/Payoff</i>	
Number	Number of borrowers who transitioned out of the program due to paying off their mortgage loan.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Other</i>	
Number	Number of borrowers who transitioned out of the program not falling into one of the transition categories above.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

The Following Data Points Are To Be Reported In Aggregate For All Transition Assistance Programs:

**Program Completion/ Transition**

<i>Short Sale</i>	
Number	Number of borrowers who transitioned out of the program into a short sale as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.
<i>Deed-in-Lieu</i>	
Number	Number of borrowers who transitioned out of the program into a deed-in-lieu as the intended outcome of the program.
%	Number of borrowers in this category divided by the total number of borrowers no longer receiving assistance under this program.

**HFA Performance Data Reporting - Program Performance**

The Following Data Points May Be Reported In Aggregate For Blight Elimination Programs

**Program Intake/Evaluation**

<i>Approved/Funded</i>	
Number of Structures Receiving Assistance	The total number of structures approved and funded.
% of Total Number of Structures	Total number of structures receiving funding divided by the total number of structures submitted for eligibility review.
<i>Denied/Cancelled</i>	
Number of Structures Denied	The total number of structures denied for funding. The full application and all necessary information was received and reviewed, but the structure was not approved for funding.
% of Total Number of Submissions	Total number of structures denied for funding divided by the total number of structures submitted for eligibility review.
<i>Withdrawn</i>	
Number of Structures Withdrawn	The total number of structures withdrawn by the program partner.
% of Total Number of Submissions	Total number of structures withdrawn divided by the total number of structures that have been submitted for eligibility review.
<i>In Process</i>	
Number of Structures In Process	The total number of structures submitted that are pending review, or are in review but have not been decided. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of structures submitted that are pending review, or are in review but have not been decided divided by the total number of structures that have been submitted for eligibility review.
<i>Total</i>	
Total Number of Structures Submitted for Eligibility Review	Total number of structures that have been submitted for eligibility review (approved, denied, withdrawn and in process). This should be reported in the Cumulative column only.

**Program Characteristics**

Total Assistance Provided	Total amount of aggregate assistance disbursed by the HFA.
Median Assistance Spent on Acquisition	Median amount of aggregate assistance spent by the HFA to acquire the blighted property.
Median Assistance Spent on Demolition	Median amount of aggregate assistance spent by the HFA to demolish the blighted property.
Median Assistance Spent on Greening	Median amount of aggregate assistance spent by the HFA to green the blighted property.
Total Assistance Reserved	Total amount of assistance reserved to be spent by the HFA for In-Process structures. Reserved assistance may vary quarter over quarter as existing applications are decided and new applications are submitted for review. This should be reported in the Cumulative column only.

**Geographic Breakdown (by City/County)**

Approved/Funded Number of Structures	Aggregate number of structures funded in each city or county listed.
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**HFA Performance Data Reporting - Program Performance**

The Following Data Points May Be Reported In Aggregate For Down Payment Assistance Programs

**Program Intake/Evaluation**

<b>Funded</b>	
Number of Borrowers Receiving Assistance	The total number of borrowers receiving assistance.
% of Total Number of Submissions	Total number of borrowers receiving assistance divided by the total number of borrowers submitted for assistance.
<b>Denied</b>	
Number of Borrowers Denied	The total number of borrowers referred by the lender for assistance in which the transaction was denied by the HFA.
% of Total Number of Submissions	Total number of borrowers denied divided by the total number of borrowers submitted for assistance.
<b>Withdrawn</b>	
Number of Borrowers Withdrawn	The total number of borrowers referred by the lender for assistance in which the mortgage transaction or sale could not be completed.
% of Total Number of Submissions	Total number of borrowers withdrawn divided by the total number of borrowers submitted for assistance.
<b>In Process</b>	
Number of Borrowers In Process	The number of borrowers who have applied and are eligible for down payment assistance, pending the scheduling or execution of the mortgage closing. This should be reported in the Cumulative column only.
% of Total Number of Submissions	Total number of borrowers in process divided by the total number of borrowers submitted for assistance.
<b>Total</b>	
Total Number of Borrowers Submitted for Assistance	The total number of borrowers submitted by the lender to the HFA for assistance (approved, withdrawn and in process). This should be reported in the Cumulative column only.
Number of Borrowers that Previously Participated in Other HFA HHF Programs	Number of borrowers who previously participated in other HFA sponsored HHF programs or other HHF program components (i.e., funded borrowers only).
<b>Program Characteristics</b>	
<b>Loan Characteristics at Origination</b>	
Median Purchase Price	The median home purchase price for all borrower-assisted properties at the time of origination.
Median Credit Score	The median credit score of all borrowers at the time of origination.
Median DTI	The median front-end debt-to-income ratio at the time of origination (as defined by program).
<b>Assistance Characteristics</b>	
Assistance Provided	Total amount of aggregate assistance exclusively disbursed by the HFA.
<b>Borrower Income</b>	
Above \$90,000	Percentage of borrowers assisted with gross annual income \$90,000 or greater, rounded to the nearest hundredth.
\$70,000- \$89,000	Percentage of borrowers assisted with gross annual income \$70,000-89,000, rounded to the nearest hundredth.
\$50,000- \$69,000	Percentage of borrowers assisted with gross annual income \$50,000-69,000, rounded to the nearest hundredth.
Below \$50,000	Percentage of borrowers assisted with gross annual income less than \$50,000, rounded to the nearest hundredth.
<b>Home Mortgage Disclosure Act (HMDA)</b>	
<b>Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Co-Borrower</b>	
<b>Race</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Ethnicity</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Sex</b>	
All Categories	All totals for the aggregate number of borrowers assisted.
<b>Geographic Breakdown (by County)</b>	
All Categories	Number of aggregate borrowers assisted in each county listed.
<b>HFA Performance Data Reporting - Program Notes</b>	
Unemployment Bridge Program	Program provides monthly mortgage payment and reinstatement assistance on behalf of homeowners who are unable to afford their monthly payment due to a qualified financial hardship.
Hardest Hit Fund Down Payment Assistance Program	Program provides funds to prevent foreclosures by stimulating home purchase activity and stabilizing neighborhoods in targeted areas.